

<b>Information to identify the case:</b>			
Debtor 1	<b>Lisa Dawn Cefalu</b>		
	First Name	Middle Name	Last Name
Debtor 2			
(Spouse, if filing)	First Name	Middle Name	Last Name
United States Bankruptcy Court	<b>WESTERN DISTRICT OF PENNSYLVANIA</b>		
Case number:	<b>18-22844-CMB</b>		
Social Security number or ITIN		<b>xxx-xx-4586</b>	
EIN		--_-----	
Social Security number or ITIN		-----	
EIN		--_-----	
Date case filed for chapter		<b>13 7/16/18</b>	

## Official Form 309I

### Notice of Chapter 13 Bankruptcy Case

12/17

**For the debtors listed above, a case has been filed under chapter 13 of the Bankruptcy Code. An order for relief has been entered.**

**This notice has important information about the case for creditors, debtors, and trustees, including information about the meeting of creditors and deadlines. Read both pages carefully.**

The filing of the case imposed an automatic stay against most collection activities. This means that creditors generally may not take action to collect debts from the debtors, the debtors' property, and certain codebtors. For example, while the stay is in effect, creditors cannot sue, garnish wages, assert a deficiency, repossess property, or otherwise try to collect from the debtors. Creditors cannot demand repayment from debtors by mail, phone, or otherwise. Creditors who violate the stay can be required to pay actual and punitive damages and attorney's fees. Under certain circumstances, the stay may be limited to 30 days or not exist at all, although debtors can ask the court to extend or impose a stay.

Confirmation of a chapter 13 plan may result in a discharge. Creditors who assert that the debtors are not entitled to a discharge under 11 U.S.C. § 1328(f) must file a motion objecting to discharge in the bankruptcy clerk's office within the deadline specified in this notice. Creditors who want to have their debt excepted from discharge may be required to file a complaint in the bankruptcy clerk's office by the same deadline. (See line 13 below for more information.)

To protect your rights, consult an attorney. All documents filed in the case may be inspected at the bankruptcy clerk's office at the address listed below or through PACER (Public Access to Court Electronic Records at [www.pacer.gov](http://www.pacer.gov)).

**The staff of the bankruptcy clerk's office cannot give legal advice.**

**To help creditors correctly identify debtors, debtors submit full Social Security or Individual Taxpayer Identification Numbers, which may appear on a version of this notice. However, the full numbers must not appear on any document filed with the court.**

**Do not file this notice with any proof of claim or other filing in the case. Do not include more than the last four digits of a Social Security or Individual Taxpayer Identification Number in any document, including attachments, that you file with the court.**

	About Debtor 1:	About Debtor 2:
<b>1. Debtor's full name</b>	Lisa Dawn Cefalu	
<b>2. All other names used in the last 8 years</b>		
<b>3. Address</b>	695 Heasley Road Pittsburgh, PA 15223	
<b>4. Debtor's attorney</b> Name and address	Daniel P. Foster Foster Law Offices PO Box 966 Meadville, PA 16335	Contact phone 814.724.1165 Email: <a href="mailto:dan@mrdebtbuster.com">dan@mrdebtbuster.com</a>
<b>5. Bankruptcy trustee</b> Name and address	Ronda J. Winnecour Suite 3250, USX Tower 600 Grant Street Pittsburgh, PA 15219	Contact phone 412-471-5566 Email: <a href="mailto:cmecf@chapter13trusteedpa.com">cmecf@chapter13trusteedpa.com</a>
<b>6. Bankruptcy clerk's office</b> Documents in this case may be filed at this address. You may inspect all records filed in this case at this office or online at <a href="http://www.pacer.gov">www.pacer.gov</a> .	U.S. Bankruptcy Court 5414 U.S. Steel Tower 600 Grant Street Pittsburgh, PA 15219	Hours open: Mon. – Fri. Pittsburgh Office: 9:00a.m. – 4:30p.m. Erie Office: 9:00a.m. – 4:30p.m.  Contact phone 412-644-2700  Date: 8/13/18

**For more information, see page 2**

<b>7. Meeting of creditors</b> Debtors must attend the meeting to be questioned under oath. In a joint case, both spouses must attend. Creditors may attend, but are not required to do so.	<b>September 24, 2018 at 10:00 AM</b>  The meeting may be continued or adjourned to a later date. If so, the date will be on the court docket.	<b>Location:</b> <b>3251 U.S. Steel Tower, 600 Grant Street, Pittsburgh, PA 15219</b>								
<b>8. Deadlines</b> The bankruptcy clerk's office must receive these documents and any required filing fee by the following deadlines.	<table border="0"> <tr> <td> <b>Deadline to file a complaint to challenge dischargeability of certain debts:</b>  <b>You must file:</b> <ul style="list-style-type: none"> <li>a motion if you assert that the debtors are not entitled to receive a discharge under U.S.C. § 1328(f), or</li> <li>a complaint if you want to have a particular debt excepted from discharge under 11 U.S.C. § 523(a)(2) or (4).</li> </ul> </td> <td> <b>Filing deadline: 11/23/18</b> </td> </tr> <tr> <td> <b>Deadline for all creditors to file a proof of claim (except governmental units):</b> </td> <td> <b>Filing deadline: 9/24/18</b> </td> </tr> <tr> <td> <b>Deadline for governmental units to file a proof of claim:</b> </td> <td> <b>Filing deadline: 1/12/19</b> </td> </tr> </table> <hr/> <p><b>Deadlines for filing proof of claim:</b>          A proof of claim is a signed statement describing a creditor's claim. A proof of claim form may be obtained at <a href="http://www.uscourts.gov">www.uscourts.gov</a> or any bankruptcy clerk's office.          If you do not file a proof of claim by the deadline, you might not be paid on your claim. To be paid, you must file a proof of claim even if your claim is listed in the schedules that the debtor filed.          Secured creditors retain rights in their collateral regardless of whether they file a proof of claim. Filing a proof of claim submits the creditor to the jurisdiction of the bankruptcy court, with consequences a lawyer can explain. For example, a secured creditor who files a proof of claim may surrender important nonmonetary rights, including the right to a jury trial.</p> <hr/> <table border="0"> <tr> <td> <b>Deadline to object to exemptions:</b>          The law permits debtors to keep certain property as exempt. If you believe that the law does not authorize an exemption claimed, you may file an objection.       </td> <td> <b>Filing deadline:</b> 30 days after the conclusion of the meeting of creditors       </td> </tr> </table>		<b>Deadline to file a complaint to challenge dischargeability of certain debts:</b> <b>You must file:</b> <ul style="list-style-type: none"> <li>a motion if you assert that the debtors are not entitled to receive a discharge under U.S.C. § 1328(f), or</li> <li>a complaint if you want to have a particular debt excepted from discharge under 11 U.S.C. § 523(a)(2) or (4).</li> </ul>	<b>Filing deadline: 11/23/18</b>	<b>Deadline for all creditors to file a proof of claim (except governmental units):</b>	<b>Filing deadline: 9/24/18</b>	<b>Deadline for governmental units to file a proof of claim:</b>	<b>Filing deadline: 1/12/19</b>	<b>Deadline to object to exemptions:</b> The law permits debtors to keep certain property as exempt. If you believe that the law does not authorize an exemption claimed, you may file an objection.	<b>Filing deadline:</b> 30 days after the conclusion of the meeting of creditors
<b>Deadline to file a complaint to challenge dischargeability of certain debts:</b> <b>You must file:</b> <ul style="list-style-type: none"> <li>a motion if you assert that the debtors are not entitled to receive a discharge under U.S.C. § 1328(f), or</li> <li>a complaint if you want to have a particular debt excepted from discharge under 11 U.S.C. § 523(a)(2) or (4).</li> </ul>	<b>Filing deadline: 11/23/18</b>									
<b>Deadline for all creditors to file a proof of claim (except governmental units):</b>	<b>Filing deadline: 9/24/18</b>									
<b>Deadline for governmental units to file a proof of claim:</b>	<b>Filing deadline: 1/12/19</b>									
<b>Deadline to object to exemptions:</b> The law permits debtors to keep certain property as exempt. If you believe that the law does not authorize an exemption claimed, you may file an objection.	<b>Filing deadline:</b> 30 days after the conclusion of the meeting of creditors									
<b>9. Filing of plan</b>	The debtor has filed a plan. The plan is enclosed. The hearing on confirmation will be held on: <b>9/24/18 at 10:00 AM</b> , Location: <b>3251 U.S. Steel Tower, 600 Grant Street, Pittsburgh, PA 15219</b>									
<b>10. Creditors with a foreign address</b>	If you are a creditor receiving a notice mailed to a foreign address, you may file a motion asking the court to extend the deadline in this notice. Consult an attorney familiar with United States bankruptcy law if you have any questions about your rights in this case.									
<b>11. Filing a chapter 13 bankruptcy case</b>	Chapter 13 allows an individual with regular income and debts below a specified amount to adjust debts according to a plan. A plan is not effective unless the court confirms it. You may object to confirmation of the plan and appear at the confirmation hearing. A copy of the plan, if not enclosed, will be sent to you later, and if the confirmation hearing is not indicated on this notice, you will be sent notice of the confirmation hearing. The debtor will remain in possession of the property and may continue to operate the business, if any, unless the court orders otherwise.									
<b>12. Exempt property</b>	The law allows debtors to keep certain property as exempt. Fully exempt property will not be sold and distributed to creditors, even if the case is converted to chapter 7. Debtors must file a list of property claimed as exempt. You may inspect that list at the bankruptcy clerk's office or online at <a href="http://www.pacer.gov">www.pacer.gov</a> . If you believe that the law does not authorize an exemption that debtors claimed, you may file an objection by the deadline.									
<b>13. Discharge of debts</b>	Confirmation of a chapter 13 plan may result in a discharge of debts, which may include all or part of a debt. However, unless the court orders otherwise, the debts will not be discharged until all payments under the plan are made. A discharge means that creditors may never try to collect the debt from the debtors personally except as provided in the plan. If you want to have a particular debt excepted from discharge under 11 U.S.C. § 523(a)(2) or (4), you must file a complaint and pay the filing fee in the bankruptcy clerk's office by the deadline. If you believe that the debtors are not entitled to a discharge of any of their debts under 11 U.S.C. § 1328(f), you must file a motion. The bankruptcy clerk's office must receive the objection by the deadline to object to exemptions in line 8.									

**Certificate of Notice Page 3 of 4**  
 United States Bankruptcy Court  
 Western District of Pennsylvania

In re:  
 Lisa Dawn Cefalu  
 Debtor

Case No. 18-22844-CMB  
 Chapter 13

**CERTIFICATE OF NOTICE**

District/off: 0315-2

User: culy  
 Form ID: 309I

Page 1 of 2  
 Total Noticed: 38

Date Rcvd: Aug 13, 2018

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Aug 15, 2018.

db +Lisa Dawn Cefalu, 695 Heasley Road, Pittsburgh, PA 15223-1042  
 aty +James Warmbrodt, KML Law Group, P.C., 701 Market Street, Suite 5000,  
 Philadelphia, PA 19106-1541  
 tr +Ronda J. Winnecour, Suite 3250, USX Tower, 600 Grant Street, Pittsburgh, PA 15219-2702  
 14882664 +Citizens Bank N.A., 1 Citizens Drive Mailstop ROP15B, Riverside, RI 02915-3026  
 14881806 +MedExpress Billing, PO Box 14000, Belfast, ME 04915-4033  
 14881808 +Pnc Mortgage, Po Box 8703, Dayton, OH 45401-8703  
 14881819 +UPMC Health Services, PO Box 371472, Pittsburgh, PA 15250-7472

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

aty E-mail/Text: dan@mrdebtbuster.com Aug 14 2018 01:56:21 Daniel P. Foster,  
 Foster Law Offices, PO Box 966, Meadville, PA 16335  
 smg E-mail/Text: RVSVCBICNOTICE1@state.pa.us Aug 14 2018 01:56:58 Pennsylvania Dept. of Revenue,  
 Department 280946, P.O. Box 280946, ATTN: BANKRUPTCY DIVISION,  
 Harrisburg, PA 17128-0946  
 ust +E-mail/Text: ustpregion03.pi.ecf@usdoj.gov Aug 14 2018 01:57:04  
 Office of the United States Trustee, Liberty Center., 1001 Liberty Avenue, Suite 970,  
 Pittsburgh, PA 15222-3721  
 cr +EDI: AISACG.COM Aug 14 2018 05:33:00 Capital One Auto Finance, a division of Capital On,  
 4515 N Santa Fe Ave. Dept. APS, Oklahoma City, OK 73118-7901  
 14881792 EDI: BANKAMER.COM Aug 14 2018 05:33:00 Bank Of America, Po Box 982238,  
 El Paso, TX 79998  
 14881793 EDI: CAPITALONE.COM Aug 14 2018 05:33:00 Capital One, 15000 Capital One Drive,  
 Richmond, VA 23238  
 14881794 +EDI: CAPONEAUTO.COM Aug 14 2018 05:33:00 Capital One Auto Finance, 3901 Dallas Parkway,  
 Plano, TX 75093-7864  
 14883877 +EDI: AISACG.COM Aug 14 2018 05:33:00 Capital One Auto Finance, a division of Capital On,  
 P.O. Box 4360, Houston, TX 77210-4360  
 14881795 +EDI: WFNNB.COM Aug 14 2018 05:33:00 Cb / Talbots, Po Box 182789,  
 Columbus, OH 43218-2789  
 14881796 +EDI: CHASE.COM Aug 14 2018 05:33:00 Chase Card, Po Box 15298, Wilmington, DE 19850-5298  
 14881797 +EDI: CITICORP.COM Aug 14 2018 05:33:00 Citi, Po Box 6241, Sioux Falls, SD 57117-6241  
 14881799 +EDI: WFNNB.COM Aug 14 2018 05:33:00 Comenity Bank / Lane Bryant, Po Box 182789,  
 Columbus, OH 43218-2789  
 14881800 +EDI: WFNNB.COM Aug 14 2018 05:33:00 Comenity Bank / Talbots, Po Box 182789,  
 Columbus, OH 43218-2789  
 14881801 +EDI: WFNNB.COM Aug 14 2018 05:33:00 Comenity Capital Bank / HSN, Po Box 182120,  
 Columbus, OH 43218-2120  
 14881802 +EDI: WFNNB.COM Aug 14 2018 05:33:00 Comenity Capital Bank / J. Jill, Po Box 182120,  
 Columbus, OH 43218-2120  
 14881803 +EDI: WFNNB.COM Aug 14 2018 05:33:00 Comenity Capital Bank / Ulta Mc, Po Box 182120,  
 Columbus, OH 43218-2120  
 14881804 +EDI: TSYS2.COM Aug 14 2018 05:33:00 Dsnb Macys, Po Box 8218, Mason, OH 45040-8218  
 14881805 EDI: CBSKOHL.S.COM Aug 14 2018 05:33:00 Kohls / Capital One,  
 N56 West 17000 Ridgewood Drive, Menomonee Falls, WI 53051  
 14881807 +E-mail/Text: bnc@nordstrom.com Aug 14 2018 01:56:35 Nordstrom / TD Bank Usa,  
 13531 East Caley Avenue, Englewood, CO 80111-6505  
 14882239 +EDI: PRA.COM Aug 14 2018 05:33:00 PRA Receivables Management, LLC, PO Box 41021,  
 Norfolk, VA 23541-1021  
 14881809 +E-mail/Text: bankruptcynotices@psecu.com Aug 14 2018 01:57:37 PSECU, 1500 Elmerton Avenue,  
 Harrisburg, PA 17110-9214  
 14881811 +EDI: SEARS.COM Aug 14 2018 05:33:00 Sears / Cbna, Po Box 6282,  
 Sioux Falls, SD 57117-6282  
 14881810 +EDI: SEARS.COM Aug 14 2018 05:33:00 Sears / Cbna, Po Box 6283,  
 Sioux Falls, SD 57117-6283  
 14881812 +EDI: RMSC.COM Aug 14 2018 05:33:00 Synch / Gap, Po Box 965005, Orlando, FL 32896-5005  
 14881813 +EDI: RMSC.COM Aug 14 2018 05:33:00 Synch / JCPenney, Po Box 965007,  
 Orlando, FL 32896-5007  
 14881814 +EDI: RMSC.COM Aug 14 2018 05:33:00 Synch / Lens Crafters, Po Box 965036,  
 Orlando, FL 32896-5036  
 14881815 +EDI: RMSC.COM Aug 14 2018 05:33:00 Synch / QVC, Po Box 965018, Orlando, FL 32896-5018  
 14881816 +EDI: WTRNBANK.COM Aug 14 2018 05:33:00 Td Bank Usa / Target Credit, Po Box 673,  
 Minneapolis, MN 55440-0673  
 14881817 +EDI: CITICORP.COM Aug 14 2018 05:33:00 The Home Depot / Cbna, Po Box 6497,  
 Sioux Falls, SD 57117-6497  
 14881818 +E-mail/Text: bankruptcydepartment@tsico.com Aug 14 2018 01:57:40  
 Transworld Systems Inc / 51, PO Box 15273, Wilmington, DE 19850-5273  
 14881798 E-mail/Text: creditreconciliation@peoples.com Aug 14 2018 01:57:07 Citizens Bank,  
 1000 Lafayette Boulevard, Bridgeport, CT 06604

TOTAL: 31

District/off: 0315-2

User: culy  
Form ID: 309I

Page 2 of 2  
Total Noticed: 38

Date Rcvd: Aug 13, 2018

\*\*\*\*\* BYPASSED RECIPIENTS (continued) \*\*\*\*\*

\*\*\*\*\* BYPASSED RECIPIENTS (undeliverable, \* duplicate) \*\*\*\*\*

cr PNC Bank National Association  
cr\* +PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021

TOTALS: 1, \* 1, ## 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.  
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

**I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.**

**Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.**

Date: Aug 15, 2018

Signature: /s/Joseph Speetjens

---

## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on August 13, 2018 at the address(es) listed below:

Daniel P. Foster on behalf of Debtor Lisa Dawn Cefalu dan@mrdebtbuster.com,  
clarissa@mrdebtbuster.com; fosterlaw@ecf.inforuptcy.com; anne@ecf.inforuptcy.com  
James Warmbrodt on behalf of Creditor PNC Bank National Association bkgroup@kmlawgroup.com  
Office of the United States Trustee ustpreion03.pi.ecf@usdoj.gov  
Ronda J. Winnecour cmecf@chapter13trusteedpa.com

TOTAL: 4